

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Darrell Stanley Schaible  
 Tiffany Gaye Schaible  
 Debtors

Case No. 17-12994-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db +Darrell Stanley Schaible, 3697 Robin Road, Furlong, PA 18925-1169  
 jdb +Tiffany Gaye Schaible, 1522 Carol Court, Jamison, PA 18929-1783  
 13908955 +Anthem Blue Cross - Central Region, Dept. WRX, P.O. Box 727, Wilkes Barre, PA 18703-0727  
 13970233 +Apex Asset Management LLC., PO BOX 5407, Lancaster PA 17606-5407  
 13908956 Apex Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 13969770 CACH, LLC its successors and assigns as assignee, of Avant, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13908959 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 13908960 +Citizens Bank, N.A., 1 Citizens Drive, Mailstop ROP15B, Riverside, RI 02915-3026  
 13969675 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 13908962 +Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184  
 13908963 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 13995597 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, P.O. Box 619096,  
 Dallas, TX 75261-9741)  
 13908967 +NationStar Mortgage, Bankruptcy Department, PO Box 619094, Dallas, TX 75261-9094  
 13908968 One Main, 187 Kenwood Drive N, Suite C, Levittown, PA 19055-2460  
 13971000 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 13908973 +Virtua Health Memorial, 2 Brighton Road, Clifton, NJ 07012-1663  
 13908974 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Nov 10 2018 07:23:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: megan.harper@phila.gov Nov 10 2018 02:32:28 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 10 2018 02:32:13 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13963842 EDI: BECKLEE.COM Nov 10 2018 07:23:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 13908954 +EDI: AMEREXPR.COM Nov 10 2018 07:23:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 13908957 +E-mail/Text: bk@avant.com Nov 10 2018 02:32:49 Avant Credit, Inc, 640 N La Salle St,  
 Suite 535, Chicago, IL 60654-3731  
 13954623 EDI: BL-BECKET.COM Nov 10 2018 07:23:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 13908958 +EDI: CHASE.COM Nov 10 2018 07:23:00 Chase Card, Attn: Correspondence, Po Box 15298,  
 Wilmington, DE 19850-5298  
 13908961 EDI: WFNNB.COM Nov 10 2018 07:23:00 Comenity Bank/Victoria Secret, Po Box 18215,  
 Columbus, OH 43218  
 13908964 EDI: IRS.COM Nov 10 2018 07:23:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 13908965 +EDI: CBSKOHL.COM Nov 10 2018 07:23:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043  
 13941522 EDI: RESURGENT.COM Nov 10 2018 07:23:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13968361 +EDI: MID8.COM Nov 10 2018 07:23:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN, MI 48090-2011  
 13908966 +EDI: TSYS2.COM Nov 10 2018 07:23:00 Macy's, Bankruptcy Processing, PO Box 8053,  
 Mason, OH 45040-8053  
 13913029 EDI: AGFINANCE.COM Nov 10 2018 07:23:00 ONEMAIN, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 13908969 +EDI: AGFINANCE.COM Nov 10 2018 07:23:00 OneMain Financial, 605 Munn Road,  
 Fort Mill, SC 29715-8421  
 13999421 EDI: PRA.COM Nov 10 2018 07:23:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541  
 13910357 +EDI: PRA.COM Nov 10 2018 07:23:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 13919624 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 10 2018 02:31:37  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, Pa. 17128-0946  
 13964842 EDI: Q3G.COM Nov 10 2018 07:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 13908970 +EDI: RMSC.COM Nov 10 2018 07:23:00 Synch/Toys 'R' Us, Po Box 965064,  
 Orlando, FL 32896-5064  
 13908971 +EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001

District/off: 0313-2

User: ChrissyW  
Form ID: 318

Page 2 of 2  
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Date Rcvd: Nov 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13961333 +E-mail/Text: bncmail@w-legal.com Nov 10 2018 02:32:04 TD BANK USA, N.A.,  
C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132  
13908972 +EDI: WTRRN BANK.COM Nov 10 2018 07:23:00 Target, C/O Financial & Retail Svcs,  
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
13945328 +EDI: AIS.COM Nov 10 2018 07:23:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
14031319 +EDI: WFFC.COM Nov 10 2018 07:23:00 Wells Fargo Bank, N.A., Attn: Payment Processing,  
MAC #X2302-04C, One Home Campus, Des Moines, IA 50328-0001

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
13917981\* +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026  
14010776\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com  
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
PETER E. MELTZER on behalf of Creditor OneMain Financial of Pennsylvania, Inc.  
bankruptcy@wglaw.com, mrivera@wglaw.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM D. SCHROEDER, JR on behalf of Joint Debtor Tiffany Gaye Schaible schroeder@jrlaw.org,  
Healey@jrlaw.org  
WILLIAM D. SCHROEDER, JR on behalf of Debtor Darrell Stanley Schaible schroeder@jrlaw.org,  
Healey@jrlaw.org

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Darrell Stanley Schaible</b>	Social Security number or ITIN	<b>xxx-xx-2068</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Tiffany Gaye Schaible</b>	Social Security number or ITIN	<b>xxx-xx-8969</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-12994-elf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Darrell Stanley Schaible  
aka Darrell Schaible

Tiffany Gaye Schaible  
aka Tiffany G. Schaible, fka Tiffany White

11/9/18

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**